REMARKS

Claims 53-83 have been canceled and new claims 84-115 have been added so that claims 84-115 are now in the application.

METHOD CLAIMS (FIRST SET)

Claim 84 is distinguished over Remington et al by reciting:

"enabling a display of a plurality of fields with some of the fields being filled with transaction data for each transaction on the debtor's computer screen wherein each field, that is filled with said transaction data, contains at least a respective part of one of the portions of said transaction data that corresponds to a respective transaction;

upon one or more commands by the debtor, enabling the debtor to insert a plurality of category items selected by the debtor in selected open fields associated with the transactions and display respective selected fields filled with selected category items on the debtor's computer screen; and

upon one or more commands by the debtor enabling the debtor to sort the transactions by one or more category items selected by the debtor and display the transactions sorted by said one or more category items on the debtor's computer screen."

This is shown in Fig. 4 wherein there are a plurality of fields filled with transaction data to the right of Item No. 1, 2 and 3 and the fields all the way to the right under "Cat." and "Exp." are filled with category items, such as "Ash St.", "Charity", "Auto" and "C&M" and upon one or more commands by the debtor transactions are sorted by one or more of the category items as shown in Fig. 6. These steps are fully described in Applicant's specification from page 10, line 5 to page 11, line 12 wherein it is stated:

"Sorting at Debtor's Site

A feature of the invention is that the debtor can organize his payments for items 1, 2 and 3 in Fig. 4 for accounting purposes, such as that required for income tax forms. As an example, the debtor can activate a particular line item by simply employing the voice activation device and saying "item one" or by clicking on the corresponding item number in the item number column. The debtor then selects the column category by saying "category" and then selects a category, such as Ash St. by saying "C" whereupon Ash St. is inserted in the category column. Optionally, the debtor uses his mouse to click on the category column and then clicks on one of the categories A, B, C or D, such as category C for the "Rental at Ash St." or by simply says category A, B, C or D, such as saying "Category C" for the "Rental at Ash St." For instance, if line item

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number 1 is selected and the debtor says "Category C", "Ash Street" will appear under the category column in line item number 1. The debtor may further select cleaning and maintenance (C & M) by saying " C and M" or by clicking on C and M, then C and M will appear under the expense column in line item number 1. Optionally, if the product or services under the Product/Services column qualified as repair or management then one of these items would be selected by voice activation or by the mouse to appear under the expense column for item number 1. As a further example, if line item number 2 and charitable contribution is selected then something like charity would appear under the category column for line item number 2. If line number 3 and auto expense are selected then something like auto would appear under the category column for line item number 3. Once this is accomplished the debtor may then select the sort all function by saying "sort all" or by clicking on the Sort All button which causes the computer to sort items 1, 2 and 3 by the category items under the category column.

The result shows up on the video screen 302 in Fig. 6 taking the place of the information shown on the video screen 302 in Fig. 4. After sorting, the video screen 302 in Fig. 6 shows the result of the sort as Item Number 2 under Charitable Contributions, nothing under Real Property Tax, Item Number 1 under cleaning and maintenance © & M) for the Rental at Ash Street and Item Number 3 under Auto Expense. Each item number preferably displays Date of Purchase, Product and/or Service, Amount Paid and date paid in respective locations for categories 1, 3 and 4 and category 2 preferably displays for each line item Location, Amount Due, Amount Paid and Date Paid.".

In regard to the sorting feature of Applicant's invention the Examiner rejected previous claims over the patent to Remington et al in the second paragraph of page 4 of his last office action as follows:

"Claims 56, 68, 74 and 80, means, responsive to one or more commands by the debtor, for inserting said category items in said category columns, and means responsive to one or more commands by the debtor, for sorting said plurality of line items by said catgegory (column 10, lines 60 thru column 11, line 5 and column 11, lines 16-27)."

Column 10, lines 60 thru column 11, line 5 of Remington states:

"The bill presentment UI 210 can be constructed with appropriate controls which enable a user to dispute an item. As an example, the bill presentment UI 210 might contain additional columns which categorize pre-set reasons for challenging a billing item, such as tax exempt status, or the product has not been received or the item has been returned, or payment was previously made, and so forth. With this arrangement, the consumer simply places a 'mark' in the appropriate column adjacent of the item. Upon insertion of the mark, the bill presentment UI 210 dynamicaly adjusts the bill to reflect the consumer's challenges. The bill contains both dynamic data, which can be modified by the consumer inputs, and static data which cannot be modified."

Column 11, lines 16-27 of Remington further state:

"Next to these columns are three columns of pre-arranged dispute reasons for non-payment or partial payment of an item. The dispute columns include a "tax exempt" column 220 which is checked if the item should not have been taxed, a "special order" column 222 which is checked if the product has been ordered but not yet received, and a "no receipt' column 224 which is checked if the consumer has not yet received the goods. With this bill format, the consumer can examine each purchase, line by line. If the consumer desires to challenge an item, the consumer simply clicks or otherwise selects the appropriate column cell."

There is no teaching whatsoever in Remington that suggests sorting any of the transactions by categories as claimed by applicant, as shown by Figs. 4 and 6 and as discussed hereinabove. Remington refers to his check marks in the "tax exempt", "special order" and "no receipt" columns simply as "marks" and are intended to merely communicate messages to the biller regarding their stated meanings in contrast to inserting them as a basis for sorting."

Claim 85, which is dependent upon claim 84, is further distinguished over Remington by reciting:

"enabling a display of said plurality of category items as category item buttons on the debtor's computer screen so that the debtor can activate selected category item buttons for displaying said selected category items in said selected open fields on the debtor's computer screen."

The category item buttons are shown in Fig. 4 as primary category item buttons at "A. Charitable Contribution", "B. Real Property Tax", "C Rental at Ash St." and "D. Auto Expense" and as secondary category item buttons "Home', "C&M", "Repair" and "Mgt." which are discussed in detail hereinabove in the discussion under "Sorting at Debtor's Site". A selected category is inserted in a selected field when the debtor activates a line item with the selected field and then activates the selected category item button. This is also discussed on page 3, lines 6-9 wherein is stated:

"In a preferred embodiment the debtor highlights the selected line item with his item number voice command and then speaks a category item number voice command for a selected category item which inserts that category item in the category item column in the selected line item."

This can also be accomplished with a mouse as stated in Page 8, lines 13-15. Remington does not teach or suggest employing category item buttons. As an example Remington does not

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display any category item buttons in either of his Figs. 8 or 9. Remington is not concerned with categories nor is he concerned with sorting.

Claim 86, which is dependent on claim 85 is further distinguished over Remington by reciting:

"enabling a display of rows of line items on the debtor's computer screen with each line item representing a transaction and having transaction data columns and a category item column wherein the transaction column has fields filled with said transaction data and said the category item column has an open field;

upon the debtor activating a selected line item and then activating a selected category item button, enabling a display of the open field for the selected line item filled with the category item associated with the selected category item button."

This is discussed in Applicant's specification on page 3, lines 4-11 wherein it is stated:

"Each line item on the debtor's video screen may have a column for a category item which may be selected from a group of category items which may be listed on the video screen. In a preferred embodiment the debtor highlights the selected line item with his item number voice command and then speaks a category item number voice command for a selected category item which inserts that category item in the category item column in the selected line item."

This activation can optionally be performed with a mouse as stated on page 8, lines 13-15 of the specification.

Claim 87, which is dependent upon claim 84, is further distinguished over Remington by reciting:

"enabling the debtor to insert at least primary and secondary category items in at least first and second open fields respectively associated with each of at least some of the transactions for displaying first and second fields filled with primary and secondary category items respectively on the debtor's computer screen wherein each primary category item is a first part of a purpose for a respective transaction and each secondary category item is a second part of the purpose for said respective transaction; and

upon one or more commands enabling the debtor to sort the transactions by said at least said primary and secondary category items selected by the debtor and display the transactions sorted by said primary and secondary category items on the debtor's computer screen."

Exemplary primary category items are "Real Property Tax", "Charitable Contribution", "Rental at Ash St." and "Auto Expense" as displayed in fig. 4 as primary category item buttons at "A. Charitable Contribution", "B. Real Property Tax", "C Rental at Ash St." and "D. Auto Expense"

and exemplary secondary category items are "Home", "C&M", "Repair" and "Mgt." which are displayed in the corresponding buttons. As shown in Fig. 4 for example, primary categories "Ash St.", "Charity" and "Auto" can be inserted in the category column for items No. 1, 2 and 3 and a secondary category "C&M" can be inserted in the "Exp." column for item No. 1 and then the sort function can be activated to sort the transactions by primary and secondary category items as shown in Fig. 6. There is no equivalent teaching in Remington.

Claim 88, which is dependent upon claim 87, is further distinguished over Remington by reciting:

"enabling a display of said primary and secondary category items as primary and secondary category item buttons respectively on the debtor's computer screen with each secondary category item button being associated with a respective primary category item button; and
upon the debtor activating selected primary and secondary category item buttons enabling a display of the selected primary and secondary category items in selected first and second open fields respectively on the debtor's computer screen."

The primary and secondary category item buttons and their insertion have been discussed hereinabove and are shown in Fig. 4. Remington does not teach primary and secondary category items nor does he teach any buttons therefor. There is no equivalent teaching in Remington.

Claim 89, which is dependent on claim 88 is further distinguished over Remington by reciting:

"enabling a display of rows of line items on the debtor's computer screen with each line item representing a transaction and having transaction data columns and at least primary and secondary category item columns wherein the transaction column has fields filled with said transaction data and each primary and secondary category item column has an open field; and
upon the debtor activating a selected line item and then activating a selected primary or secondary category item button, enabling a display of the open field in the primary or secondary category column respectively for the selected line item filled with the category item associated with the selected primary or secondary category item button."

The rows of line items 1, 2 and 3, the primary and secondary category columns at "Cat." and "Exp." respectively and the primary and secondary categories are shown in Fig. 4. When a line item 1, 2 or 3 is activated and the primary or secondary category items are activated the open field in the primary category column ("Cat.") or the secondary category column ("Exp.") is filled

as shown. For instance, if line item 1 is activated and then a primary category item like "C. Rental at Ash St." is activated a similar notation like "Ash St." is inserted in the primary column ("Cat.") in the selected line item. However, if line item 1 is activated and then a secondary category item button like "C&M" is activated a similar notation like "C&M" is inserted in the secondary category column (Exp.") in the selected line item. This is discussed in Applicant's specification on page 10, lines 20-24 wherein it is stated:

"For instance, if line item number 1 is selected and the debtor says "Category C", "Ash Street" will appear under the category column in line item number 1. The debtor may further select cleaning and maintenance (C & M) by saying " C and M" or by clicking on C and M, then C and M will appear under the expense column in line item number 1."
There is no equivalent teaching in Remington.

Claim 90, which is dependent on claim 84 is further distinguished over Remington by reciting:

"enabling a display in at least some of the sorted transactions on the debtor's computer screen which includes at least product or services purchased, amount paid for the product or services and date paid transaction data."

This is shown in Fig. 6. For instance the transaction "D. Auto Expense" includes the following transaction data: "radio" as a product purchased, "215.00" as the amount paid and "12/20/99" as the date paid. This is discussed on page 90, lines 10-12 of Applicant's specification wherein it is stated:

"Each item number preferably displays Date of Purchase, Product and/or Service, Amount Paid and date paid in respective locations for categories 1, 3 and 4 and category 2 preferably displays for each line item Location, Amount Due, Amount Paid and Date Paid."

Claim 91, which is dependent upon claim 84, is further distinguished over Remington by reciting:

"enabling a display of the name of said at least one monetary funding activity as a monetary funding activity button on the debtor's computer screen;
upon the debtor activating the monetary funding activity button, enabling the debtor to display an account balance in a monetary funding account with the monetary funding activity on the debtor's computer screen; and
enabling a display on said computer screen of a payment approved button that, when activated by the debtor, debits said monetary funding account to pay said bill after said account balance is displayed."

This is exemplified by the bank buttons "Bank A www.Banka.com" and "Bank B

www.Bankb.com" and the respective account balances 2590.00 and 4120.00. This is discussed in applicant's specification from page 8, line 23 to page 9, line 1 wherein it is stated:

"The debtor may then desire to review his bank balance before making payment and this may be done by either saying "Bank A" or "Bank B" or clicking on the Bank A or Bank B button with his mouse. This will automatically send a request for the bank balance to the selected bank via E-Mail whereupon the bank's computer will automatically send the balance via E-Mail to the debtor's computer whereupon the balance will be displayed in the balance button. If the debtor is satisfied with his balance he may say "payment approved" or click the payment approved button with his mouse whereupon the debtor's computer 300 will send amount due approval data to the bank's computer via Email."

In this regard the Examiner states at the top of page 4 of his last office action as follows:

"Claims 55, 57, 62, 64, 73, 75, 77, 79, 81 and 83, means for calculating a new balance of amount due in a respective transaction, which is a difference between the amount due in the transaction and the approved dollar amount, and for electronically transmitting the new balance of amount due to the debtor's site for display in a respective line item on the debtor's video screen (column 11, lines 5-15)."

Column 11, lines 5-15 of Remington states:

"Figs. 8 and 9 show an example of the line item feature in the billing statement for Crown Home Improvement Center. Fig. 8 shows the billing statement as it originally arrives at the consumer. The billing statement includes an 'amount due' column 216 which lists the amount due for each item purchased from Crown (E.G. the quantity purchased times the prices per unit, plus tax) and an 'amount paid' column 218 which lists the amount paid for each item. When the bill arrives, the data in the amount paid column 218 is dynamic data which is initially set equal to the static data found in the amount due column 216."

There is no teaching in Remington of the debtor obtaining an account balance in a monetary funding account by simply activating a button that contains the name of the monetary funding account. The "Payment Approved" button in Fig. 4 debits a selected Bank A or Bank B after the debtor is given the corresponding account balance. The "Pay" button in Fig. 7 of Remington simply brings up the check like display in Fig.10. There is no teaching in Remington of selecting a bank with a button and implementing payment from that bank by a pay button after the account balance is displayed on the debtor's computer screen.

METHOD CLAIMS (SECOND SET)

Method claims 92-99 are patterned after claims 84-91 respectively.

Claim 92 is distinguished over Remington by reciting:

"upon one or more commands by the debtor, enabling the debtor to insert a plurality of category items selected by the debtor in selected open fields associated with the transactions and display fields filled with selected category items on the debtor's computer screen; and

upon one or more commands by the debtor enabling the debtor to sort the transactions by one or more category items selected by the debtor and display the transactions sorted by said one or more category items on the debtor's computer screen."

Claim 92 is considered to be patentable over Remington for the same reasons as given in support for claim 84.

Claim 93, which is dependent upon claim 92, is further distinguished over Remington by reciting:

"enabling a display of said plurality of category items as category item buttons on the debtor's computer screen so that the debtor can activate selected category item buttons for displaying said selected category items in selected open fields on the debtor's computer screen."

Claim 93 is distinguished over Remington for the same reasons as given for claim 85.

Claim 94, which is dependent on claim 93, is further distinguished over Remington by reciting:

"enabling a display of rows of line items on the debtor's computer screen with each line item representing a transaction and having transaction data columns and a category item column wherein the transaction column has fields filled with said transaction data and said the category item column has an open field;

upon the debtor activating a selected line item and then activating a selected category item button, enabling a display of the open field for the selected line item filled with the category item associated with the selected category item button."

Claim 94 is distinguished over Remington for the same reasons as given in support for claim 86.

Claim 95, which is dependent on claim 92, is further distinguished over Remington by reciting:

"enabling the debtor to insert at least primary and secondary category items in at least first and second open fields respectively associated with each of at least some of the transactions for displaying first and second fields filled with primary and secondary category items respectively on the debtor's computer screen wherein each primary category item is a first part of a purpose for a respective transaction and each secondary category item is a second part of the purpose for said respective transaction; and

upon one or more commands enabling the debtor to sort the transactions by said at least said primary and secondary category items selected by the debtor and display the transactions sorted by said at least said primary and secondary category items on the debtor's computer screen."

Claim 95 is distinguished over Remington for the same reasons as given in support for claim 87.

Claim 96, which is dependent on claim 95, is further distinguished over Remington by reciting:

"enabling a display of said primary and secondary category items as primary and secondary category item buttons respectively on the debtor's computer screen with each secondary category item button being associated with a respective primary category item button; and

upon the debtor activating selected primary and secondary category item buttons enabling a display of the selected primary and secondary category items in said first and second open fields respectively on the debtor's computer screen."

Claim 96 is distinguished over Remington for the same reasons as given in support for claim 88.

Claim 97, which is dependent on claim 96, is further distinguished over Remington by reciting:

"enabling a display of rows of line items on the debtor's computer screen with each line item representing a transaction and having transaction data columns and at least primary and secondary category item columns wherein the transaction column has fields filled with said transaction data and each primary and secondary category item column has an open field; and

upon the debtor activating a selected line item and then activating a selected primary or secondary category item button, enabling a display of the open field in the primary or secondary category column respectively for the selected line item filled with the category item associated with the selected primary or secondary category item button."

Claim 97 is distinguished over Remington for the same reasons as given for

claim 89.

Claim 98, which is dependent on claim 92, is further distinguished over Remington by reciting:

"enabling a display in at least some of the sorted transactions on the debtor's computer screen to include at least product or services purchased, amount paid for the product or services and date paid transaction data."

Claim 98 is distinguished over Remington for the same reasons as given for claim 90.

Claim 99, which is dependent upon claim 92 is further distinguished over Remington by reciting:

"enabling a display on said computer screen of the name of said at least one monetary funding activity as a monetary funding activity button;

upon the debtor activating the monetary funding activity button, enabling the debtor to display an account balance in a monetary funding account with the monetary funding activity on the debtor's computer screen; and

enabling a display on said computer screen of a payment approved button that, when activated by the debtor, debits said monetary funding account to pay said bill after said account balance is displayed."

Claim 99 is distinguished over Remington for the same reasons as given in support for claim 91.

COMPUTER READABLE MEDIA (FIRST SET)

Claims 100-107 are patterned after claims 84-91 respectively.

Claim 100, is distinguished over Remington by reciting:

"transmitting a plurality of fields to the debtor's computer via the internet for display on the debtor's computer screen with some of the fields being filled with transaction data for each transaction wherein each field, that is filled with said transaction data, contains at least a respective part of one of the portions of said transaction data that corresponds to a respective transaction;
upon one or more commands by the debtor, inserting a plurality of category items selected by the debtor in selected open fields associated with the transactions and displaying respective selected fields filled with selected category items on the debtor's computer screen; and
upon one or more commands by the debtor, sorting the transactions by one or more category items selected by the debtor and displaying the transactions sorted by said one or more category items on the debtor's computer screen."

Claim 100 is distinguished over Remington for the same reasons as given in support for claim 84."

Claim 101, which is dependent upon claim 100, is further distinguished over Remington by reciting:

"displaying said plurality of category items as category item buttons on the debtor's computer screen so that the debtor can activate said category item buttons for displaying selected category items in said selected open fields on the debtor's computer screen."

Claim 101 is distinguished over Remington for the same reasons as given in support for claim 85.

Claim 102, which is dependent on claim 101, is further distinguished over Remington by reciting:

"enabling a display of rows of line items on the debtor's computer screen with each line item representing a transaction and having transaction data columns and a category item column wherein the transaction column has fields filled with said transaction data and said the category item column has an open field;
upon the debtor activating a selected line item and then activating a selected category item button, displaying the open field for the selected line item filled with the category item associated with the selected category item button."

Claim102 is distinguished over Remington for the same reasons as given for claim 86.

Claim 103, which is dependent on claim 100, is further distinguished over Remington by reciting:

"upon one or more commands by the debtor, inserting at least primary and secondary category items in at least first and second open fields respectively associated with each of at least some of the transactions for displaying first and second fields filled with primary and secondary category items respectively on the debtor's computer screen wherein each primary category item is a first part of a purpose for a respective transaction and each secondary category item is a second part of the purpose for said respective transaction; and

upon one or more commands by the debtor, sorting the transactions by primary and secondary category items selected by the debtor and displaying the transactions sorted by said primary and secondary category items on the debtor's computer screen."

Claim 103 is distinguished over Remington for the same reasons as given in support for claim 87.

Claim 104, which is dependent on claim 103, is further distinguished over Remington by reciting:

"displaying said primary and secondary category items as primary and secondary category item buttons respectively on the debtor's computer screen with each secondary category item button being associated with a respective primary category item button; and

upon the debtor activating selected primary and secondary category item buttons, displaying the selected primary and secondary category items in selected first and second open fields respectively on the debtor's computer screen."

Claim 104 is distinguished over Remington for the same reasons as given in support for claim 88.

Claim 105, which is dependent on claim 104, is further distinguished over Remington by reciting:

"displaying rows of line items on the debtor's computer screen with each line item representing a transaction and having transaction data columns and at least primary and secondary category item columns wherein the transaction column has fields filled with said transaction data and each primary and secondary category item column has an open field; and

upon the debtor activating a selected line item and then activating a selected primary or secondary category item button, displaying the open field in the primary or secondary category column respectively for the selected line item filled with the category item associated with the selected primary or secondary category item button."

Claim 105 is distinguished over Remington for the same reasons as given for claim 89.

Claim 106, which is dependent on claim 100, is further distinguished over Remington by reciting:

"displaying at least some of the sorted transactions on the debtor's computer screen which includes at least product or services purchased, amount paid for the product or services and date paid transaction data."

Claim 106 is distinguished over Remington for the same reasons as given for claim 90.

Claim 107, which is dependent upon claim 100, is further distinguished over Remington by reciting:

"displaying the name of said at least one monetary funding activity as a monetary funding activity button on the debtor's computer screen; and

upon the debtor activating the monetary funding activity button, displaying an account balance in said monetary funding account with the monetary funding activity on the debtor's computer screen; and

displaying on said computer screen a payment approved button that, when activated by the debtor, debits said monetary funding account to pay said bill after said account balance is displayed."

Claim 107 is distinguished over Remington for the same reasons as given in support for claim 91.

COMPUTER READABLE MEDIA (SECOND SET)

Claims 108-115 are patterned after claims 84-91 respectively.

Claim 108 is distinguished over Remington by reciting:

"upon one or more commands by the debtor, inserting a plurality of category items selected by the debtor in selected open fields associated with the transactions and displaying selected fields filled with selected category items on the debtor's computer screen; and

upon one or more commands by the debtor, sorting the transactions by one or more category items selected by the debtor and displaying the transactions sorted by said one or more category items on the debtor's computer screen."

Claim 108 is distinguished over Remington for the same reasons as given in support for claim 84.

Claim 109, which is dependent upon claim 108, is further distinguished over Remington by reciting:

"displaying said plurality of category items as category item buttons on the debtor's computer screen so that the debtor can activate said category item buttons for displaying selected category items in said selected open fields on the debtor's computer screen."

Claim 109 is distinguished over Remington for the same reasons as given in support for claim 85.

Claim 110, which is dependent on claim 109, is further distinguished over Remington by reciting:

"enabling a display of rows of line items on the debtor's computer screen with each line item representing a transaction and having transaction data columns and a category item column wherein the transaction column has fields filled with said transaction data and said the category item column has an open field; and

upon the debtor activating a selected line item and then activating a selected category item button, displaying the open field for the selected line item filled with the category item associated with the selected category item button."

Claim 110 is distinguished over Remington for the same reasons as given for claim 86.

Claim 111, which is dependent upon claim 108, is further distinguished over Remington by reciting:

"upon one or more commands by the debtor, inserting at least primary and secondary category items in at least first and second open fields respectively associated with each of at least

some of the transactions for displaying first and second fields filled with primary and secondary category items respectively on the debtor's computer screen wherein each primary category item is a first part of a purpose for a respective transaction and each secondary category item is a second part of the purpose for said respective transaction; and

upon one or more commands by the debtor, sorting the transactions by primary and secondary category items selected by the debtor and displaying the transactions sorted by said primary and secondary category items on the debtor's computer screen."

Claim 111 is distinguished over Remington for the same reasons as given in support for claim 87.

Claim 112, which is dependent upon claim 111, is further distinguished over Remington by reciting:

"displaying said primary and secondary category items as primary and secondary category item buttons respectively on the debtor's computer screen with each secondary category item button on said being associated with a respective primary category item button; and

upon the debtor activating selected primary and secondary category item buttons, displaying the selected primary and secondary category items in selected first and second open fields respectively on the debtor's computer screen."

Claim 112 is distinguished over Remington for the same reasons as given in support for claim 88.

Claim 113, which is dependent on claim 112 is further distinguished over Remington by reciting:

"displaying rows of line items on the debtor's computer screen with each line item representing a transaction and having transaction data columns and at least primary and secondary category item columns wherein the transaction column has fields filled with said transaction data and each primary and secondary category item column has an open field; and

upon the debtor activating a selected line item and then activating a selected primary or secondary category item button, displaying the open field in the primary or secondary category column respectively for the selected line item filled with the category item associated with the selected primary or secondary category item button."

Claim 113 is distinguished over Remington for the same reasons as given for claim 89.

Claim 114, which is dependent on claim 108, is further distinguished over Remington by reciting:

"displaying at least some of the sorted transactions on the debtor's computer screen which includes at least product or services purchased, amount paid for the product or services and date paid transaction data."

Claim 114 is distinguished over Remington for the same reasons as given for claim 90.

Claim 115, which is dependent upon claim 108, is further distinguished over Remington by reciting:

"displaying the name of said at least one monetary funding activity as a monetary funding activity button on the debtor's computer screen;
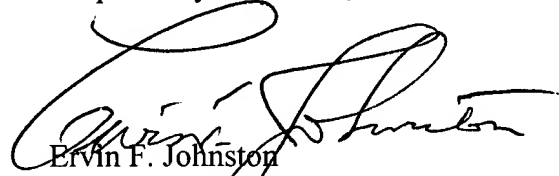upon the debtor activating the monetary funding activity button displaying an account balance in a monetary funding account with the monetary funding activity on the debtor's computer screen; and
displaying on said computer screen a payment approved button that, when activated by the debtor, debits said monetary funding account to pay said bill after said account balance is displayed."

Claim 115 is distinguished over Remington for the same reasons as given in support for claim 91.

Should the Examiner have any questions regarding this document the Examiner is respectfully requested to contact the undersigned at **808-661-1195 or 520-378-6038**

Respectfully submitted,

Ervin F. Johnston

Telephone: 808-661-1195 or 520-378-6038